

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
 )  
Frank SIMON et al. ) Group Art Unit: 2761  
 )  
Application No.: 09/371,697 ) Examiner: T. Tran  
 )  
Filed: August 10, 1999 )  
 )  
For: LOAN REPAY ENFORCEMENT )  
SYSTEM )

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**AMENDMENT/REPLY TRANSMITTAL LETTER**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is a reply for the above-identified patent application.

- ☒ A Petition for Extension of Time is also enclosed.
- ☐ A Terminal Disclaimer and a check for ☐ \$55.00 (248) ☐ \$110.00 (148) to cover the requisite Government fee are also enclosed.
- ☐ Also enclosed is \_\_\_\_\_
- ☐ \_\_\_\_\_ statement(s) claiming small entity status  
☐ are also enclosed ☐ were submitted previously.
- ☐ A Request for Entry and Consideration of Submission under 37 C.F.R. § 1.129(a) (146/246) is also enclosed.
- ☒ No additional claim fee is required.
- ☐ An additional claim fee is required, and is calculated as shown below:

A M E N D E D   C L A I M S					
	NO. OF CLAIMS	HIGHEST NO. OF CLAIMS PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	ADD'T'L FEE
Total Claims		MINUS    =		× \$18.00 (103) =	
Independent Claims		MINUS    =		× \$78.00 (102) =	
If Amendment adds multiple dependent claims, add \$260.00 (104)					
Total Amendment Fee					
If small entity status is claimed, subtract 50% of Total Amendment Fee					
TOTAL ADDITIONAL FEE DUE FOR THIS AMENDMENT					


☐ A claim fee in the amount of \$ \_\_\_\_\_ is enclosed.

☐ Charge \$ \_\_\_\_\_ to Deposit Account No. 02-4800.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R.  
§§ 1.16, 1.17, 1.20(d) and 1.21 that may be required by this paper, and to credit any overpayment,  
to Deposit Account No.02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
Michael B. Chernoff  
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(703) 836-6620

Date: May 5, 2000



#6

Patent  
Attorney's Docket No. 032693-023

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**REQUEST FOR APPROVAL OF DRAWING CHANGES**

Assistant Commissioner for Patents  
Washington, D.C. 20231

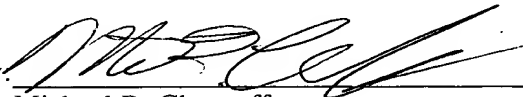
Sir:

The Examiner's approval is respectfully requested for the proposed changes to Figure 1 shown in red ink on the accompanying copy, wherein labels have been added.

Upon receipt of the Examiner's approval and a Notice of Allowance, these changes will be implemented through newly submitted drawings.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
Michael B. Chernoff  
Registration No. 42,408

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Date: May 5, 2000